

**ATTACHMENT II TO EXHIBIT D(1)**  
**American Dream Downpayment Initiative**

**HOUSEHOLD INCOME CERTIFICATION WORKSHEET**

The information requested below must be provided with respect to all individuals who are expected to live in the residence being financed.

**PART I – General Information**

|                        |  |
|------------------------|--|
| Lender:                |  |
| Loan No.:              |  |
| Mortgagor(s) Names(s): |  |

**PART II – Summary of Household Income Data**

|  |  |                             |                             |                        |   |
|--|--|-----------------------------|-----------------------------|------------------------|---|
| <b>1. Name</b>   |  | <b>2. Identification</b>    |                             |                        |   |
| <b>ASSETS</b>  |  |                             |                             |                        |   |
| <b>Household Member</b>  | <b>Asset Description</b><br>Checking Acct: 6 mos. avg. balance<br>Savings Acct: current bal./int. rate |                             | <b>Current Cash Value</b>   |                        | <b>Income from Assets</b>                                 |
|  |  |                             |                             |                        |   |
|  |  |                             |                             |                        |   |
|  |  |                             |                             |                        |   |
|  |  |                             |                             |                        |   |
|  |  |                             |                             |                        |   |
|  |  |                             |                             |                        |   |
| <b>3. Total Net Household Assets</b>   |  |                             | <b>3.</b>                   |                        |   |
| <b>4. Total Actual Asset Income</b>  |  |                             |                             |                        | <b>4.</b>   |
| <b>5. If line 3 is greater than \$5000, multiply line 3 by Passbook Rate and enter result here; otherwise leave blank.</b> |  |                             |                             |                        | <b>5.</b>   |
| <b>ANTICIPATED ANNUAL INCOME (List all household members regardless of income)</b>   |  |                             |                             |                        |   |
| <b>Household Member</b>  | <b>a. Wages/ Salaries</b>  | <b>b. Benefits/ Pension</b> | <b>c. Public Assistance</b> | <b>d. Other Income</b> | <b>e. Asset Income</b>                                    |
|  |  |                             |                             |                        | <b>Enter the greater of lines 4 or 5 from above in e.</b> |
|  |  |                             |                             |                        |   |
|  |  |                             |                             |                        |   |
|  |  |                             |                             |                        |   |
|  |  |                             |                             |                        |   |
| <b>6. Totals</b>   | <b>a.</b>  | <b>b.</b>                   | <b>c.</b>                   | <b>d.</b>              | <b>e.</b>   |
| <b>7. Enter total of items from 6a. through 6e. This is <i>Annual Income</i></b>   |  |                             |                             |                        | <b>7.</b>   |